

Applicant Name: AMERICAN HERITAGE LIFE INSURANCE COMPANY

NAIC No: 60534

FEIN No: 590781901

Uniform Certificate of Authority Application (UCAA)
Certificate of Compliance

STATE OF FLORIDA
OFFICE OF INSURANCE REGULATION

I, KEVIN McCARTY, hereby certify that I am the INSURANCE COMMISSIONER* of the State of FLORIDA
and have supervision of insurance business in said State and as such I hereby certify that

AMERICAN HERITAGE LIFE INSURANCE COMPANY

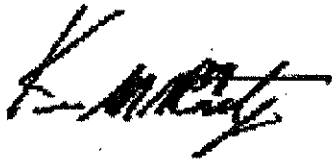
is duly organized under the laws of said State and is authorized to transact the business of**

400	LIFE
410	GROUP LIFE AND ANNUITIES
440	CREDIT LIFE
441	CREDIT DISABILITY
450	ACCIDENT AND HEALTH

insurance in this State.

IN TESTIMONY WHEREOF, I have hereunto set my hand at TALLAHASSEE, FLORIDA on this

3rd day of January, 2008 A.D.



Signature

Kevin McCarty

* Insurance Commissioner, Officer or Superintendent of Insurance authorized to certify to the insurance business within the domiciliary state.

** Lines of Insurance as shown on Form 3 of UCAA

